



Mortgage Servicing
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945
www.mgcmortgage.com
Customer Service 1-877-471-7888

December 16, 2010

Denise Subramaniam
13865 SW Walker Rd
Beaverton OR 97005-1015

BY CERTIFIED MAIL

RE: NOTICE OF DEFAULT
Loan Number: [REDACTED] 1641

Dear Mortgagor(s):

According to the terms of your loan documents, you agreed to make monthly payments on or before the due date.

In accordance with the specific terms of your loan documents, notice is hereby given that:

1. You have breached the contractual obligation of the Deed of Trust/Mortgage because you failed to make your monthly payments required by the note. Your loan is now in default.
2. To cure this default, you must contact us to obtain the amount necessary to cover the delinquent installments and any other fees and costs incurred.
3. Payment of that amount must be received no later than 35 days after the date of this letter. Payment of that amount will cure this breach. Payment must be made by certified funds, which may be in the form of either a money order or a cashier's check.
4. Failure to cure such breach on or before the date specified in Paragraph 3 above may result in the immediate acceleration of the principal balance secured by the Deed of Trust/Mortgage and the sale of the mortgaged property. There is a possibility that a foreclosure deficiency judgment might be pursued if foreclosure proceedings are undertaken.

QL056/AGR



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5. You have the right to reinstate your loan after acceleration and the right to assert in any foreclosure proceeding the non-existence of a default or any other defense of the borrower to acceleration and foreclosure.

If you do not understand this letter, you are urged to seek the advice of your attorney, if you have one. Otherwise, you are urged to call us immediately.

Sincerely,

Collection Department

CALL TOLL FREE: 1-877-471-7889

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

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